

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

TOMMY TAM

Debtor(s)

Case No. 17-17147-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2017.
- 2) The plan was confirmed on 02/07/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/28/2022.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,312.53.
- 10) Amount of unsecured claims discharged without full payment: \$200,947.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$40,422.05  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$40,422.05**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$6,600.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,467.02  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,067.02**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	14,416.00	12,809.56	612.26	612.26	0.00
ARTHRITIS JOINT AND REPLACEMENT	Unsecured	1,397.16	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	481.00	NA	NA	0.00	0.00
BM MANAGER INC TA BERKSHIRE M	Unsecured	129,300.29	169,320.79	NA	0.00	0.00
BM MANAGER INC TA BERKSHIRE M	Unsecured	NA	119,300.29	NA	0.00	0.00
BM MANAGER INC TA BERKSHIRE M	Secured	NA	10,000.00	6,612.05	6,612.05	0.00
CHILDRENS FIRST HOME HEALTHCARE	Unsecured	652.44	NA	NA	0.00	0.00
COMMONWEALTH OF PENNSYLVANIA	Unsecured	6,020.44	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	636.00	NA	NA	0.00	0.00
GREASE STOP LLC	Unsecured	402.80	NA	NA	0.00	0.00
HOSPITAL OF THE UNIVERSITY OF PITTSBURGH	Unsecured	75.00	NA	NA	0.00	0.00
HSBC/HOUSEHOLD FINANCE CO	Secured	35,831.00	NA	NA	0.00	0.00
INHOME OXYGEN & MEDICAL SUPPLIES	Unsecured	48.97	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,029.70	1,029.58	1,029.58	31.25	0.00
KAWA TRADING INC	Unsecured	269.15	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,066.00	1,750.33	1,750.33	53.13	0.00
MERRICK BANK	Unsecured	1,560.00	1,853.91	1,853.91	56.28	0.00
MOMA FUNDING LLC	Unsecured	715.00	1,567.10	1,567.10	47.57	0.00
MOMA FUNDING LLC	Unsecured	993.00	1,677.62	1,677.62	50.93	0.00
MOMA FUNDING LLC	Unsecured	543.00	1,220.27	1,220.27	37.04	0.00
ONDECK CAPITAL	Unsecured	12,358.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	116.13	116.13	3.53	0.00
PA DEPARTMENT OF REVENUE	Secured	NA	5,578.84	5,578.84	5,578.84	0.00
PA DEPARTMENT OF REVENUE	Priority	975.00	901.78	901.78	901.78	0.00
PENN MEDICINE	Unsecured	40.81	NA	NA	0.00	0.00
PENN STATE HEALTH / ST. JOSEPH MEDICAL CENTER	Unsecured	49.14	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	726.00	689.81	689.81	20.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,466.00	970.73	970.73	29.47	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	429.00	451.69	451.69	13.71	0.00
PROFESSIONAL ANESTHESIA SERVICES	Unsecured	150.00	NA	NA	0.00	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	22.45	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SLOMINS	Unsecured	336.46	NA	NA	0.00	0.00
SMALL BUSINESS TERM LOANS, INC	Unsecured	21,369.00	21,369.00	21,369.00	648.69	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	245,737.00	195,342.03	424.70	424.70	0.00
SPRING RIDGE SURGICAL SPECIALIS	Unsecured	909.61	NA	NA	0.00	0.00
SURGICAL INSTITUTE OF READING	Unsecured	2,537.09	NA	NA	0.00	0.00
THD/CBNA	Unsecured	249.00	NA	NA	0.00	0.00
TOMS DELIVERY SERVICE	Unsecured	1,171.20	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	38,740.79	3,710.92	3,710.92	3,710.92	0.00
UNITED STATES TREASURY (IRS)	Secured	NA	11,285.00	11,285.00	11,285.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	7,805.26	7,805.26	236.94	0.00
VERIZON	Unsecured	370.87	NA	NA	0.00	0.00
VOLKSWAGEN CREDIT	Unsecured	4,198.00	NA	NA	0.00	0.00
VW CREDIT INC	Secured	NA	11,268.60	NA	0.00	0.00
VW CREDIT INC	Secured	2,011.00	978.34	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$424.70	\$424.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$24,088.15	\$24,088.15	\$0.00
<b>TOTAL SECURED:</b>	<b>\$24,512.85</b>	<b>\$24,512.85</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,612.70	\$4,612.70	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,612.70</b>	<b>\$4,612.70</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$40,501.43</b>	<b>\$1,229.48</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,067.02</u>
Disbursements to Creditors	<u>\$30,355.03</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,422.05</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2023

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.